

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Michele Toritto  
Lisa Toritto  
Debtor(s)

Case No. 18-09576

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2018.
- 2) The plan was confirmed on 06/01/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/20/2018.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$123,300.00.
- 10) Amount of unsecured claims discharged without payment: \$34,294.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$129,552.00
Less amount refunded to debtor	\$79.02

**NET RECEIPTS:**

**\$129,472.98**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,154.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$11,154.31**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	1,087.00	1,087.65	1,087.65	1,087.65	0.00
BANK OF AMERICA	Secured	0.00	0.00	0.00	0.00	0.00
BANK OF AMERICA	Secured	0.00	502.12	502.12	502.12	0.00
BECKET & LEE LLP	Unsecured	3,026.00	3,026.12	3,026.12	3,026.12	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	3,188.00	3,188.47	3,188.47	3,188.47	0.00
DISCOVER BANK	Unsecured	11,731.00	14,665.01	14,665.01	14,665.01	0.00
DISCOVER BANK	Unsecured	10,950.00	10,988.86	10,988.86	10,988.86	0.00
DUVERA FINANCIAL DBA EASYPAY	Unsecured	909.00	884.96	884.96	884.96	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,984.00	1,984.43	1,984.43	1,984.43	0.00
LVNV FUNDING	Unsecured	8,396.00	8,346.37	8,346.37	8,346.37	0.00
LVNV FUNDING	Unsecured	4,023.00	4,035.13	4,035.13	4,035.13	0.00
LVNV FUNDING	Unsecured	28,379.00	28,267.26	28,267.26	28,267.26	0.00
NISSAN INFINITI LT	Secured	0.00	0.00	0.00	0.00	0.00
NISSAN INFINITI LT	Secured	0.00	0.00	0.00	0.00	0.00
NORTHSTAR CREDIT UNION	Secured	20,597.00	19,715.70	19,715.70	19,715.70	354.77
PORTFOLIO RECOVERY ASSOC	Unsecured	1,182.00	1,182.36	1,182.36	1,182.36	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,258.00	8,258.67	8,258.67	8,258.67	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	902.00	1,443.06	1,443.06	1,443.06	0.00
QUANTUM3 GROUP	Unsecured	2,475.00	2,562.04	2,562.04	2,562.04	0.00
QUANTUM3 GROUP	Unsecured	1,064.00	1,064.79	1,064.79	1,064.79	0.00
COSTCO MBR CRDT/CBNA	Unsecured	5,339.00	NA	NA	0.00	0.00
CHASE	Unsecured	10,957.00	NA	NA	0.00	0.00
CHASE	Unsecured	14,351.00	NA	NA	0.00	0.00
US BANK/RMS CC	Unsecured	1,536.00	NA	NA	0.00	0.00
EASYPAY FINANCE/HAPPINESS IS PE	Unsecured	30.00	NA	NA	0.00	0.00
MED BUSINESS BUREAU/ELMHURSTI	Unsecured	147.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MED BUSINESS BUREAU/ELMHURSTI	Unsecured	110.00	NA	NA	0.00	0.00
MED BUSINESS BUREAU/ELMHURSTI	Unsecured	493.00	NA	NA	0.00	0.00
MED BUSINESS BUREAU/ELMHURSTI	Unsecured	64.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	94.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	82.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	94.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	138.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	101.00	NA	NA	0.00	0.00
MEDICAL CREDIT/DUPAGE MEDICAL	Unsecured	90.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	192.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	56.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/ELMHURST MI	Unsecured	296.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/ELMHURST MI	Unsecured	50.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	74.00	NA	NA	0.00	0.00
US BANK	Unsecured	7,289.00	6,279.52	6,279.52	6,279.52	0.00
VON MAUR	Unsecured	551.00	481.38	481.38	481.38	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$502.12	\$502.12	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$19,715.70	\$19,715.70	\$354.77
<b>TOTAL SECURED:</b>	<b>\$20,217.82</b>	<b>\$20,217.82</b>	<b>\$354.77</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$97,746.08</b>	<b>\$97,746.08</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$11,154.31  
 Disbursements to Creditors \$118,318.67

**TOTAL DISBURSEMENTS :** **\$129,472.98**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2019

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.